

In re:
Richard M. Fabrizio, Sr.
Mary Ann Fabrizio
Debtors

Case No. 11-16690-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.
db/jdb

Richard M. Fabrizio, Sr., Mary Ann Fabrizio, 3708 Worthington Road,
Collegeville, PA 19426-3432
12770692 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
12528980 +++Bank of America Retail Payment Services, P.O. Box 660933, Dallas, Texas 75266-0933
13835262 +Deutsche Bank National Trust Company, as Trustee, Nationstar Mortgage LLC, PO Box 619096,
Dallas, TX 75261-9096
12614778 +VIST Bank fka Leesport Bank and its division, Madi, c/o George T. Faris, IV, Esquire,
Hartman Shurr, 1100 Berkshire Blvd., Suite 301, P.O. Box 5828, Wyomissing, PA 19610-5828
13743080 +Ventures Trust 2013-I-H-R by MCM Capital Partners, 7500 Old Georgetown Road, Suite 1300,
Bethesda, MD 20814-6198
13753823 c/o -BCAT 2014-9TT, Shellpoint Mortgage Servicing, PO Box 10826,
Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:09 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:06
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:52 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12534035 +EDI: AFNIRECOVERY.COM May 27 2017 01:03:00 Afni, Inc., PO Box 3667,
Bloomington, IL 61702-3667
12578900 EDI: BECKLEE.COM May 27 2017 01:03:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
12538566 EDI: AIS.COM May 27 2017 01:03:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
12558020 +EDI: OPHSUBSID.COM May 27 2017 01:03:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12573705 EDI: CAPITALONE.COM May 27 2017 01:03:00 Capital One Bank (USA), N.A.,
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
13067057 E-mail/Text: bankruptcy.bnc@ditech.com May 27 2017 01:11:47 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049
13023355 EDI: JEFFERSONCAP.COM May 27 2017 01:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
12933936 EDI: AIS.COM May 27 2017 01:03:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
12576172 EDI: PRA.COM May 27 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13426649 +E-mail/Text: blegal@phfa.org May 27 2017 01:12:36 Pennsylvania Housing Finance Agency,
211 North Front Street, Harrisburg, PA 17101-1406
12598537 EDI: Q3G.COM May 27 2017 01:03:00 Quantum3 Group LLC as agent for,
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
12585700 EDI: NEXTEL.COM May 27 2017 01:03:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949
12556909 EDI: Q3G.COM May 27 2017 01:03:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: May 26, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

ALBERT J. SCARAFONE, JR. on behalf of Joint Debtor Mary Ann Fabrizio scarafone@comcast.net, ascarafone@gmail.com;r39418@notify.bestcase.com
ALBERT J. SCARAFONE, JR. on behalf of Debtor Richard M. Fabrizio, Sr. scarafone@comcast.net, ascarafone@gmail.com;r39418@notify.bestcase.com
ANN E. SWARTZ on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ecfmail@mwc-law.com, ecfmail@mwc-law.com
ANN E. SWARTZ on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners, LLC, its trustee ecfmail@mwc-law.com, ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners, LLC, its trustee ecfmail@mwc-law.com
CHARLES N. SHURR, JR. on behalf of Creditor VIST Bank fka Madison Bank, a division of Leesport Bank cshurr@kozloffstoudt.com, jcoombs@kozloffstoudt.com;dgabala@kozloffstoudt.com;jkrallis@kozloffstoudt.com
CHARLES N. SHURR, JR. on behalf of Creditor VIST Bank cshurr@kozloffstoudt.com, jcoombs@kozloffstoudt.com;dgabala@kozloffstoudt.com;jkrallis@kozloffstoudt.com
GEORGE T. FARIS, IV on behalf of Creditor VIST Bank cshurr@HartmanShurr.com, jcoombs@hartmanshurr.com;dgabala@hartmanshurr.com;jkrallis@hartmanshurr.com
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JILL MANUEL-COUGHLIN on behalf of Creditor BANK OF AMERICA jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
JOSEPH ANGELO DESOYE on behalf of Creditor Bank of America, N.A., As Successor et. al. paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-9TT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KERI P EBECK on behalf of Creditor Wells Fargo Bank, N.A. dba Wells Fargo Dealer Services kebeck@weltman.com, jbluemle@weltman.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com
KRISTEN D. LITTLE on behalf of Creditor Nationstar Mortgage, LLC. pabk@logs.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage, LLC. pabk@logs.com
MICHAEL J. SHAVEL on behalf of Creditor BSI Financial Services, Inc. mshavel@hillwallack.com, mosbeck@hillwallack.com;tcarlin@hillwallack.com
MICHAEL J. SHAVEL on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners, LLC, its trustee mshavel@hillwallack.com, mosbeck@hillwallack.com;tcarlin@hillwallack.com
PAUL WILLIAM CRESSMAN on behalf of Creditor BSI Financial Services, Inc. paeb@fedphe.com
PETER J. MULCAHY on behalf of Creditor BANK OF AMERICA paeb@fedphe.com
RYAN C. THOMPSON on behalf of Creditor VIST Bank fka Madison Bank, a division of Leesport Bank cshurr@HartmanShurr.com, jcoombs@HartmanShurr.com;dgabala@HartmanShurr.com
THOMAS I. PULEO on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-9TT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services: successor by merger to Wells Fargo Dealer Services, Inc. f/k/a Wachovia Dealer Services, Inc. mortonlaw.bccraig@verizon.net, mhazlett@mortoncraig.com
WILLIAM EDWARD MILLER on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, Et Al... wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 30

Information to identify the case:			
Debtor 1	Richard M. Fabrizio Sr.		
	First Name	Middle Name	Last Name
Debtor 2	Mary Ann Fabrizio		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	11-16690-elf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard M. Fabrizio Sr.

Mary Ann Fabrizio

5/25/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.